
Federal Reserve Release



H.2

*Actions of the Board, Its Staff,
and the Federal Reserve Banks;
Applications and Reports Received*

No. 21

Week Ending May 21, 2011

Personnel

Division of Banking Supervision and Regulation -- appointment of Lisa H. Ryu as assistant director.

- Announced, May 16, 2011

BS&R Banking Supervision and Regulation**RBOPS** Reserve Bank Operations and Payment Systems**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**OSD** Office of Staff Director**Bank Holding Companies**

San Francisco

Circle Bancorp, Novato, California; Shoreline Capital Partners, LP, Mill Valley; and Cole Financial Ventures, Inc. -- to become bank holding companies and to acquire Circle Bank on its conversion from an industrial bank to a commercial bank.

- Withdrawn, May 18, 2011

New York

People's United Financial, Inc., Bridgeport, Connecticut -- waiver of application to merge with Danvers Bancorp, Inc., Danvers, Massachusetts, in connection with the merger of their respective subsidiary savings banks, People's United Bank, Bridgeport, and Danversbank, Danvers.

- Granted, May 20, 2011

Bank Mergers

Secretary

FirstBank, Lakewood, Colorado -- to merge with FirstBank of Arizona, Inc., Phoenix, Arizona.

- Approved, May 19, 2011

Change in Bank Control

Minneapolis

GebSCO, Inc., Mondovi, Wisconsin -- change in bank control of GebSCO and its subsidiary bank, Alliance Bank, Mondovi.

- Permitted, May 16, 2011

Change in Bank Control

Kansas City

Security National Corporation, Omaha, Nebraska -- to retain control of Security National and its subsidiary bank, Security National Bank of Omaha, Omaha.

- Permitted, May 17, 2011

Extensions of Time

St. Louis

Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri -- extension to September 3, 2011, to increase its ownership of Cabool Bancshares, Inc., Cabool, and thereby increase its indirect control of Cabool State Bank.

- Granted, May 18, 2011

Secretary

China Investment Corporation, Beijing, People's Republic of China; Central Huijin Investment Limited; and Industrial and Commercial Bank of China Limited -- commenter's request to extend the comment period on the applications to acquire shares of The Bank of East Asia (U.S.A.) National Association, New York, New York.

- Denied, May 16, 2011

Membership

Dallas

First Capital Bank, Quanah, Texas -- to become a member of the Federal Reserve System.

- Approved, May 19, 2011

Regulations and Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on April 26-27, 2011.

- Published, May 18, 2011

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 21, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
LOWELL FIVE BANCORP MHC	* 3A1	Lowell Five Bancorp, MHC and Lowell Five Bancorp, Inc., both of Lowell, Massachusetts, to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring The Lowell Five Cents Savings Bank, Lowell, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	05/29/2011
	* 3A3		Federal Register:	06/02/2011
NEWBURYPORT FIVE CENTS BANCORP MHC	* 3A1	Newburyport Five Cents Bancorp, MHC and Newburyport Five Cents Bancorp, Inc., both of Newburyport, Massachusetts, to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Newburyport Five Cents Savings Bank, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A3		Federal Register:	05/31/2011

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Third Quarter of 2011 (July 1, 2011 - September 30, 2011)

Institution	Location
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District: 2

Federal Reserve Bank of New York

Filings received during the week ending May 21, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO BPI, S.A.	FBSEA	Banco BPI, S.A., Porto, Portugal, to establish representative offices in Newark, New Jersey and Fall River, Massachusetts, pursuant to Section 10(a) of the International Banking Act of 1978, as amended and Section 211.24(a)(1) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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	NONE				

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Institution	Location
ADIRONDACK BK	UTICA, NEW YORK
BANK OF NY MELLON	NEW YORK, NEW YORK
BK OF MILLBROOK	MILLBROOK, NEW YORK
EMPIRE STATE BK	NEWBURGH, NEW YORK
FIVE STAR BK	WARSAW, NEW YORK

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending May 21, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
LANDMARK BANCORP INC	4c8	Landmark Bancorp, Inc., Pittston, PA, to engage in brokering mortgage loans and provide related services through Landmark Healthcare Mortgage Services, LLC, Pittston, PA, a denovo subsidiary of its wholly owned bank.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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CRA Examinations scheduled for Third Quarter of 2011 (July 1, 2011 - September 30, 2011)

Institution	Location
MERCHANTS BK OF BANGOR	BANGOR, PENNSYLVANIA

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending May 21, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Third Quarter of 2011 (July 1, 2011 - September 30, 2011)

Institution	Location
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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending May 21, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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Institution	Location
ALLIANCE BK CORP	FAIRFAX, VIRGINIA
BANK OF LANCASTER	KILMARNOCK, VIRGINIA
BANK OF MARION	MARION, VIRGINIA
CECIL BK	ELKTON, MARYLAND
CLEAR MNT BK	BRUCETON MILLS, WEST VIRGINIA
EAGLEBANK	BETHESDA, MARYLAND
FIRST CAP BK	GLEN ALLEN, VIRGINIA
NEW PEOPLES BK	HONAKER, VIRGINIA
PEOPLES BK OF VA	RICHMOND, VIRGINIA
VA COMMONWEALTH BK	PETERSBURG, VIRGINIA

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending May 21, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch at the outparcel at Lowe's located at 1498 E. Jackson Boulevard (Hwy. 11E), Jonesborough, Tennessee.	Newspaper:	06/01/2011
			Federal Register:	Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Third Quarter of 2011 (July 1, 2011 - September 30, 2011)

Institution	Location
CCB CMNTY BK	ANDALUSIA, ALABAMA
FIRST NAVY BK	PENSACOLA, FLORIDA
FIRST PROGRESSIVE BK	BREWTON, ALABAMA
LANDMARK BK OF FL	SARASOTA, FLORIDA

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending May 21, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMALGAMATED INVESTMENTS COMPANY	CIC	Notice by Richard F. Levy, Riverwoods, Illinois, as Trustee of the Eugene P. Heytow Trust, dated March 23, 1988, as amended, to acquire more than 25 percent of the voting shares of Amalgamated Investments Company, Chicago, Illinois, and thereby indirectly control Amalgamated Bank of Chicago, Chicago, Illinois.	Newspaper: Federal Register:	Not available 06/06/2011
BANK OF GENEVA	* Branch	Bank of Geneva, Geneva, Indiana, to establish a branch facility to be located at 1061 Thirteenth Street, Decatur, Indiana.	Newspaper: Federal Register:	06/01/2011 Not applicable
ELGIN BANCSHARES, INC.	4c8	Elgin Bancshares, Inc., Elgin, Illinois, to retain the nonbanking activities of engaging in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable 06/08/2011
NORTH CENTRAL BANCSHARES, INC.	* 3A1	North Central Bancshares, Inc., Fort Dodge, Iowa, to become a bank holding company following the conversion its subsidiary, First Federal Savings Bank of Iowa, Fort Dodge, Iowa, from a federally chartered savings bank to a state chartered bank.	Newspaper: Federal Register:	Not available 06/06/2011

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Third Quarter of 2011 (July 1, 2011 - September 30, 2011)

Institution	Location
BANK MIDWEST	SPIRIT LAKE, IOWA
BAYLAKE BK	STURGEON BAY, WISCONSIN
CENTRAL BK	STORM LAKE, IOWA
CENTRAL ST BK	MUSCATINE, IOWA
CHEMICAL BK	MIDLAND, MICHIGAN
CITIZENS FIRST ST BK OF WALNUT	WALNUT, ILLINOIS
CLEAR LAKE B&TC	CLEAR LAKE, IOWA
COMMUNITY ST BK	AVILLA, INDIANA
FARMERS AND MECHANICS BK	GALESBURG, ILLINOIS
FIRST CHICAGO B&T	CHICAGO, ILLINOIS
FIRST EAGLE BK	HANOVER PARK, ILLINOIS
FIRST ST BK BOURBON IN	BOURBON, INDIANA
HENDRICKS CTY B&TC	BROWNSBURG, INDIANA
HURON CMNTY BK	EAST TAWAS, MICHIGAN
ILLINI ST BK	OGLESBY, ILLINOIS
IOWA ST BK	WAPELLO, IOWA
LAKE CITY BK	WARSAW, INDIANA
LAKE FOREST B&TC	LAKE FOREST, ILLINOIS
MARKESAN ST BK	MARKESAN, WISCONSIN

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending May 21, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
STATE HOLDING COMPANY	4c8	State Holding Company, Little Rock, Arkansas, to engage in lending activities.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Third Quarter of 2011 (July 1, 2011 - September 30, 2011)

Institution	Location
BANK OF JACKSON	JACKSON, TENNESSEE
ELBERFELD ST BK	ELBERFELD, INDIANA
FIRST CMNTY BK XENIA FLORA	XENIA, ILLINOIS
LIBERTY BANK OF ARKANSAS	JONESBORO, ARKANSAS
MIDLAND ST BK	EFFINGHAM, ILLINOIS
MONTICELLO BKG CO	MONTICELLO, KENTUCKY
SOUTHERN BK	POPLAR BLUFF, MISSOURI
TRUMAN BK	SAINT LOUIS, MISSOURI

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending May 21, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST WESTERN BANK AND TRUST	* 18C * Branch	First Western Bank & Trust, Minot, North Dakota, to merge with First Western Bank & Trust, Eden Prairie, Minnesota, and incident thereto proposes to establish a branch at 100 Prairie Center Drive, Eden Prairie, Minnesota.	Newspaper: Federal Register:	Not available Not applicable
LEACKCO BANK HOLDING COMPANY, INC.	* 3A5	Leackco Bank Holding Company, Inc., Wolsey, South Dakota, to acquire 100 percent of Kingsbury Bank Holding Company, De Smet, South Dakota, and thereby indirectly acquire Peoples State Bank, De Smet, South Dakota.	Newspaper: Federal Register:	Not available 06/06/2011

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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	NONE				

CRA Examinations scheduled for Third Quarter of 2011 (July 1, 2011 - September 30, 2011)

Institution	Location
BELT VALLEY BK	BELT, MONTANA
COMMUNITY RESOURCE BK	NORTHFIELD, MINNESOTA
FIRST INTRST BK	BILLINGS, MONTANA
KANABEC ST BK	MORA, MINNESOTA
MERCHANTS ST BK	FREEMAN, SOUTH DAKOTA
NORTHWESTERN BK	CHIPPEWA FALLS, WISCONSIN
SECURITY FNCL BK	DURAND, WISCONSIN
UNITED BKR BK	BLOOMINGTON, MINNESOTA

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending May 21, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADBANC, INC.	4c8	Adbanc, Inc., Ogallala, Nebraska, proposes to engage in lending activities.	Newspaper: Federal Register:	Not applicable 06/09/2011
FBHC HOLDING COMPANY	CIC	Notification by the O. Jay Tomson Revocable Trust, Ollie Jay Tomson, Mason City, Iowa, trustee, to retain control of FBHC Holding Company, parent of Flatirons Bank, both in Boulder, Colorado.	Newspaper: Federal Register:	Not available 05/20/2011
PALCO BANKSHARES, INC.	* 3A1	Palco Bankshares, Inc., Palco, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Midwest Community Bank, Plainville, Kansas.	Newspaper: Federal Register:	05/11/2011 05/31/2011
STATE BANK EMPLOYEES STOCK OWNERSHIP PLAN	CIC	Notification by Stanley D. Ostmeyer, Quinter, Kansas, to become trustee of the State Bank Employee Stock Ownership Plan, Hoxie, Kansas, and thereby acquire control of Prairie State Bancshares, Inc., parent of State Bank, both in Hoxie, Kansas.	Newspaper: Federal Register:	Not available 05/24/2011

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Third Quarter of 2011 (July 1, 2011 - September 30, 2011)

Institution	Location
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* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 21, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHALYBEATE SPRINGS CORPORATION	CIC	Jonathan Ross Kasling of Hughes Springs, Texas, Individually; Mayo Givens Kasling III of Hughes Springs, Texas, Individually; Jonathan Ross Kasling of Hughes Springs, Texas; Mayo Givens Kasling III of Hughes Springs, Texas; Mayo Givens Kasling, Jr. of Hughes Springs, Texas and Mayo Givens Kasling, Jr. as Trustee for the Mayo G. Kasling III 1996 Trust and as Trustee for the Jonathan Ross Kasling 1996 Trust; Rebecca Lynn Kasling of Hughes Springs, Texas; Mayo Givens Kasling, Sr. of Hughes Springs, Texas; Catherine Denise Kasling DeWitt of Hughes Springs, Texas; Misty Morgan Lake of Hughes Springs, Texas; Randall Marc Morgan of Hughes Springs, Texas; Sarah Virginia Kasling Shelton of Hughes Springs, Texas and Sarah Virginia Kasling as Trustee for the Ricky Dub Shelton Jr. 1996 Trust and as Trustee for the Shelby Shelton 1996 Trust and as Trustee for the Trenton Shelton 1996 Trust; Roy Kemp Kasling of Austin, Texas and Roy Kemp Kasling as Trustee for the Alexandra Kasling 1996 Trust and as Trustee for the Natalie Kasling 1996 Trust; all as members of the Kasling Family Group, intend to apply to the Federal Reserve Board for permission to retain control of 25 percent or more of the shares of Chalybeate Springs Corporation, Hughes Springs, Texas and thereby indirectly retain control of The First National Bank of Hughes Springs, Hughes Springs, Texas.	Newspaper: Federal Register:	Not available 05/11/2011
MTA BANCSHARES. INC.	* 3A1	MTA Bancshares, Inc., Seagoville, Texas, to become a bank holding company by acquiring 100 percent of HomeBank @, Seagoville, Texas.	Newspaper: Federal Register:	Not available 06/20/2011
PLATINUM BANCSHARES OF TEXAS, INC.	* 3A1	Platinum Bancshares of Texas, Inc., Lubbock, Texas, to become a bank holding company by acquiring 100 percent of Platinum Bank, Lubbock, Texas.	Newspaper: Federal Register:	05/28/2011 05/27/2011
VIEWPOINT FINANCIAL GROUP, INC.	* 3A1	Viewpoint Financial Group, Inc., Plano, Texas, to become a bank holding company by acquiring 100 percent of ViewPoint Bank, National Association, Plano, Texas.	Newspaper: Federal Register:	Not available 06/11/2011

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Third Quarter of 2011 (July 1, 2011 - September 30, 2011)

Institution	Location
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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending May 21, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF TAIWAN	FBSEA	Bank of Taiwan, Taipei, Taiwan, to upgrade its New York Agency to a branch office pursuant to section 211.24(a)(2)(ii)(a) of Regulation K and section 7(d) of FBSEA.	Newspaper: Federal Register:	Not available Not applicable
BANKGUAM HOLDING COMPANY	* 3A1	BankGuam Holding Company, to become a bank holding company by acquiring 100 percent of Bank of Guam, both of Hagatna, Guam.	Newspaper: Federal Register:	Not available 06/13/2011
INTERMOUNTAIN COMMUNITY BANCORP	CIC	Interagency Notice of Change in Control by Castle Creek Capital IV, Castle Creek Advisors IV, LLC, Castle Creek Capital Partners IV, LP, John Eggemeyer, William Ruh, Mark Merlo, and Joseph Misesell Thomas, all of Rancho Santa Fe, California, to acquire up to 24.9 percent of Intermountain Community Bancorp, and thereby indirectly Panhandle State Bank, both of Sandpoint, Idaho.	Newspaper: Federal Register:	Not available Not available
INTERMOUNTAIN COMMUNITY BANCORP	CIC	Interagency Notice of Change in Control by Stadium Capital Partners, L.P., Stadium Capital Qualified Partners, L.P., Stadium Capital Management LLC, and John Welborn, all of Bend, Oregon, to acquire up to 24.9 percent of Intermountain Community Bancorp, and thereby indirectly Panhandle State Bank, both of Sandpoint, Idaho.	Newspaper: Federal Register:	Not available Not available
MITSUBISHI UFJ FINANCIAL GROUP, INC.	* 3A3	Mitsubishi UFJ Financial Group, Inc., Tokyo, Japan, to acquire up to 24.9 percent of Morgan Stanley, New York, New York, and indirectly its subsidiaries, Morgan Stanley Capital Management LLC, New York, New York, Morgan Stanley Domestic Holdings, Inc., New York, New York, Morgan Stanley Bank, National Association, Salt Lake City, Utah, and Morgan Stanley Private Bank, National Association, Purchase, New York, pursuant to section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 04/25/2011
NORTH VALLEY BANK	* Branch	North Valley Bank, Redding, California, to establish a branch office at 2999 Douglas Boulevard, Suites 155 and 160, Roseville, California.	Newspaper: Federal Register:	05/25/2011 Not applicable

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Third Quarter of 2011 (July 1, 2011 - September 30, 2011)

Institution	Location
FARMERS & MRCH BK	LONG BEACH, CALIFORNIA

* Subject to the provisions of the Community Reinvestment Act